

**Information to identify the case:**

Debtor 1	<u>Theophilus Ademola Ogunleye</u>	Social Security number or ITIN	xxx-xx-1624
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Eunice Remilekun Ogunleye</u>	Social Security number or ITIN	xxx-xx-1608
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-13115-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Theophilus Ademola Ogunleye

Eunice Remilekun Ogunleye

5/23/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Theophilus Ademola Ogunleye  
 Eunice Remilekun Ogunleye  
 Debtors

Case No. 18-13115-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: May 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018.  
 db/jdb

	+Theophilus Ademola Ogunleye, Eunice Remilekun Ogunleye, 8111 Tamarron Drive, Plainsboro, NJ 08536-4316
517337990	+Chevron Federal Cu, 500 12 St Ste 200, Oakland, CA 94607-4084
517337991	+City of Trenton, Department of Inspection, 319 East State Street, Trenton, NJ 08608-1809
517337994	+Greenbriar Horizon Community Association, c/o RCR Management Co. LLC, PO Box 210, Chesterfield, NJ 08515-0210
517337995	+KML Law Group, P.C. (Ditech), 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517337996	Nationwide Credit Inc (Amex), PO Box 10354, Des Moines, IA 50306-0354
517338003	+PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517338002	+PSE&G, 80 Park Plaza, PO Box 570, Newark, NJ 07101-0570
517337999	+Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
517338000	+PennCredit Corporation (PSE&G), PO Box 1259, Oaks, PA 19456-1259
517338001	+Premier Management Associates, 140 Sylvan Avenue, Englewood Cliffs, NJ 07632-2554
517338006	Trenton Water Works, PO Box 528, Trenton, NJ 08604-0528
517355918	+Trenton Water Works/ City of Trenton, 319 EAST STATE ST., ROOM 113, TRENTON, NJ 08608-1809
517338008	+Us Dept Of Ed/Great Lakes Higher Educati, 2401 International Lane, Madison, WI 53704-3121
517338007	+Us Dept Of Ed/gllesi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

	E-mail/Text: usanj.njbankr@usdoj.gov May 24 2018 00:01:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 24 2018 00:01:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517337988	+EDI: AMEREXPR.COM May 24 2018 03:33:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517337989	+EDI: BANKAMER.COM May 24 2018 03:33:00 Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
517337992	+EDI: DISCOVER.COM May 24 2018 03:33:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517337993	+E-mail/Text: bankruptcy.bnc@ditech.com May 24 2018 00:00:52 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517337998	+EDI: NAVIENTFKASMSERV.COM May 24 2018 03:33:00 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517337997	+EDI: NAVIENTFKASMSERV.COM May 24 2018 03:33:00 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
517338004	+EDI: RMSC.COM May 24 2018 03:33:00 Synccb/home Design Hvac, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517339602	+EDI: RMSC.COM May 24 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517338005	+EDI: RMSC.COM May 24 2018 03:33:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: May 23, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

Allen I Gorski on behalf of Debtor Theophilus Ademola Ogunleye agorski@gorskiknowlton.com  
Allen I Gorski on behalf of Joint Debtor Eunice Remilekun Ogunleye agorski@gorskiknowlton.com  
Elizabeth K. Holdren on behalf of Creditor Tamarron at Princeton Meadows Condominium  
Association, Inc. eholdren@hillwallack.com, jhanley@hillwallack.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6